

means for connecting a remote computerized facility with the central computerized facility,

means for storing in a database in a central computerized facility, computerized graphics, video, audio, and data,

means enabling the central computerized facility to transmit from its database graphics in the form of video, audio in the form of computerized voice and music, and data in the form of text relating to goods and services being offered at the remote facility,

electronic and computing means at a remote computerized facility adapted to receive and download computerized graphics, audio, and data,

means at the remote facility for displaying said video images and text, and for playing said audio for the customer at the remote facility,

input means enabling a customer at the remote computerized facility to access and view specific information about the goods and services in the database at the central computerized facility, said input means being one of (a) touch screen input means (b) voice input means, (c) keyboard input means, (d) cursor input means, and (e) video camera and microphone input means, and said viewing means being a terminal with display and sound playing capabilities,

means enabling a customer after viewing the goods and services information to electronically negotiate a contract relative to the goods and services, said means being one of (a) (b), (c), (d), and (e).

means enabling the central computerized facility to generate and transmit a contract, so negotiated, to the remote computerized facility for review,

means at the central computerized facility for transmitting live video and audio to the remote location,

means for selectively allowing the customer to interact with a live representative via video or audio or any combination thereof, simultaneous to the presentation of information on goods or services, and

means for allowing the remote user to download and print out any contracts, applications, authorizations, or other transaction specific paperwork.

11. The system of claim 10 including means for linking the remote computerized facility with a plurality of central computerized facilities enabling a customer to connect with a second different central computerized facility after having been connected with a first central computerized facility.
12. The system of claim 10 wherein the services are financial.
13. The system of claim 10 wherein the services are real estate transactions.
14. The system of claim 10 including means adapted to enable a customer to browse to a higher information level to learn about goods and services at that level of knowledge.
15. The system of claim 10 including means for recording customer responses during use of the system to build a customer profile.
16. The system of claim 15 including means for using the customer's profile to determine information to be presented to him.
17. The system of claim 15 including means for periodically updating the customer profile.
18. The system of claim 15 including means for providing commercials during a customer's request for additional information.
19. The system of claim 15 including means for recording a stopping point in the customer's last on-line presentation in case contact is resumed.

Remarks

The parent application herein was filed March 20, 1992 (Ser. No. 07/855,099) following a Disclosure Document filed March 16, 1992. These two documents substantially disclose the subject matter now being claimed, and that claimed subject matter is unquestionably disclosed in a continuation-in-part filed April 22, 1993 (Ser. No. 08/051,743). Successive continuations have maintained continuity without a hiatus to the filing of the present application. Claim 10, which was prepared jointly by applicant's attorney and the Examiner and now presented herein, is, therefore, adequately supported, and it distinguishes over the art.

Respectfully submitted,

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